

Certificate Number: 15317-PAM-DE-036682373

Bankruptcy Case Number: 19-00494



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2022, at 3:11 o'clock PM PDT, Veronica Kay Hulina completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 13, 2022 By: /s/Ralph Hongria

Name: Ralph Hongria

Title: Credit Counselor